

**Amendments to the Specification:**

Please replace the paragraph beginning at line page 15, line 23, bridging page 16, line 2, with the following:

According to the present embodiment, because the color filter layer 16 is formed in the visible area 70 (which includes the effective display area 50 and the margin area 80), in the margin area 80, the amount of light reflected at the reflective layer 15 can be reduced and a reflective liquid crystal display having improved visibility in the effective display area 50 can be provided.